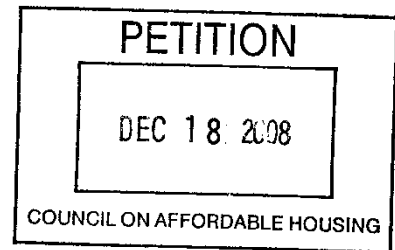


Wrightstown Borough Housing Plan Element And Fair Share Plan

November, 2008

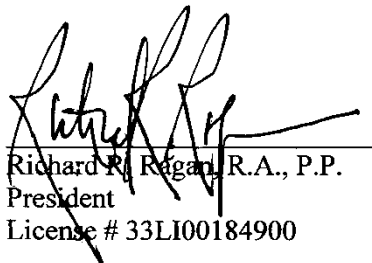


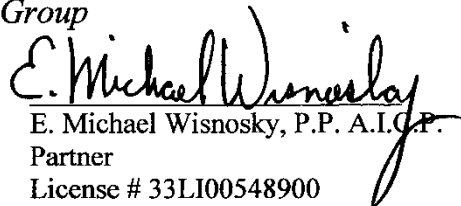
Adopted:

December 9, 2008

Prepared by:
Wrightstown Borough Joint Land Use Board

*In consultation with:
Ragan Design Group*


Richard M. Ragan, R.A., P.P.
President
License # 33LI00184900


E. Michael Wisnosky, P.P. A.I.C.P.
Partner
License # 33LI00548900

The original of this document was signed and sealed in accordance with N.J.A.C. 13:41-1.3(b)

TABLE OF CONTENTS

1.0 Introduction	1
2.0 Goals	1
3.0 Objectives	1
4.0 Housing Plan.....	2
4.1 Housing Inventory and Projection of Housing Stock	2
4.2 Affordable Housing	8
4.3 Compliance Technique	9
4.4 Housing Projections	9
5.0 Population/Demographic Characteristics.....	10
6.0 Employment Analysis	15
6.1 Employment Projections	17
6.2 Alternate Employment Projections	17
7.0 Lands Most Appropriate For Affordable Housing	19
8.0 Calculation of Affordable Housing Need and Affordable Housing Plan ..	20
8.1 Rehabilitation Share	20
8.2 Prior Round Obligation	20
8.3 Growth Share Obligation	21
9.0 Affordable Housing Plan	22
9.1 Rental Housing	23
10.0 Spending Plan Overview.....	23
APPENDIX A Zoning Map	
APPENDIX B TRIAD Associates Wrightstown Market Study	

HOUSING AND POPULATION PLAN ELEMENT

1.0 INTRODUCTION

The Housing and Population plan element reviews the spectrum of housing needs and current population trends in the Borough. A Housing Element is a required element of a Borough's master plan, as set forth in the Municipal Land Use Law.¹ It also contains a Fair Share Plan, which describes the projects, strategies and funding sources that will be utilized to address the affordable housing obligation determined in the Housing Element.

The zoning scheme in Wrightstown includes six (6) residential zones and three (3) zones that permit both residential and non-residential type uses. The zoning map has been included as Appendix A. This variety of districts provides a comprehensive response to the housing needs of the community. The Housing and Population element advances the following goals and objectives:

2.0 GOALS

- 2.1 To ensure safe, decent, and affordable housing in Wrightstown.
- 2.2 To preserve and promote a variety of housing types offering a range of affordability to meet the diverse needs and preferences of the Borough's different age groups, income levels, and life styles.
- 2.3 To satisfy the Borough's affordable housing obligations and obtain substantive certification for the Housing Element and Fair Share Plan from the Council on Affordable Housing (COAH).
- 2.4 To preserve and enhance existing neighborhoods through rehabilitation of any substandard housing units and the encouragement of appropriate infill development where permitted by zoning. Rehabilitation includes both major and minor housing repairs.
- 2.5 To ensure that new housing development is in character with existing land use patterns and with land use patterns recommended in the Land Use Plan Element.
- 2.6 To ensure residential stability, with a special focus on the downtown area of Wrightstown.

3.0 OBJECTIVES

- 3.1 Revitalizing downtown by adding senior housing within the commercial center that is now being developed.

¹ See N.J.S.A. 40:55D-28.

-
- 3.2 Continue to support home ownership.
 - 3.3 Continue strict enforcement of code standards for residential construction and property maintenance throughout the Borough.
 - 3.4 Encourage new urbanism and neo-traditional developments that provide a variety of housing opportunities.
 - 3.5 Adhere to residential design guidelines set forth in Land Use Plan Element and establish further design criteria for new construction and residential renovations within existing neighborhoods.

4.0 HOUSING PLAN

In December of 2005, the Borough of Wrightstown adopted a Housing Element and Fair Share Plan which addressed Wrightstown Borough's cumulative first and second round fair share affordable housing obligation. As outlined within the Housing Element and Fair Share Plan of 2005, there are two apartment complexes in Wrightstown that contain subsidized housing units that were constructed in 1980 and 1981. The Wrightstown Arms Apartments contain 52 restricted family rental units and the Maple Court Apartments contain 40 units, 9 of which receive Rural Assistance Funding. Economic conditions in the Borough have kept the housing market stagnant during the recent housing boom despite gains elsewhere in the state. The Borough has taken steps through redevelopment setting itself on a path to economic recovery that will increase local housing and employment opportunities.

This Plan follows the requirements of NJSA 52:27D-310 and 5:94-2.3. Sections include an Inventory and projection of Housing Stock, Inventory, a Demographic Analysis, an Employment Analysis, a Fair Share Determination based upon COAH's new third round methodology, an analysis of Land Appropriate for Affordable Housing, and a Fair Share Plan. The Housing Plan, through its land use policies, has provided opportunities to accommodate present and future housing demands. It is important to analyze existing land use patterns in order to assure that appropriate mix of housing opportunities are being provided to meet the needs of the community.

4.1 Housing Inventory and Projection of Housing Stock

The primary source of information for the inventory of the Wrightstown's housing stock is the 2000 U.S. Census. While the Census data was compiled in 2000, it remains the only source of information that provides the level of detail needed for this analysis. According to the 2000 Census, Wrightstown had 339 housing units, of which 311 (92%) were occupied. Table A-1 identifies the units in a structure by tenure; as used throughout this Plan Element, "tenure" refers to whether a unit is owner-occupied or renter-occupied. The Borough's housing mix is predominantly multi-family, attached dwellings (74% of the total) compared to 57.5% in the County. Detached dwellings make up only slightly less than ten percent (26%) of the housing in Wrightstown Borough. Wrightstown has a

much higher percentage of renter-occupied units, 66%, compared to the County 30% and the State, 52%.

Table A-1: Units in Structure by Tenure

Units in Structure	Total Units	Vacant Units	Occupied Units		
			Total	Owner	Renter
1, detached	88	0	88	72	16
1, attached	33	0	33	12	21
2	23	2	21	2	19
3 or 4	24	0	24	0	24
5 to 9	169	26	143	0	143
10 to 19	0	0	0	0	0
20+	2	0	2	0	2
Mobile Home	0	0	0	0	0
Total	339	28	311	86	225

Source: 2000 U.S. Census, QT-H5 & QT-H10 (STF-3) for Wrightstown

Table A-2 presents the data concerning the year housing units were built by tenure, while Table A- 3 compares the Borough to Burlington County and the State. As evident of a much older community, approximately 61.3% of all the units in Wrightstown were built prior to 1960 with 63.4% of the owner-occupied units built prior to 1970. The presence of an older housing stock, particularly rental housing (64.9% prior to 1960), is one of the factors which correlates highly with filtering. Filtering is a downward adjustment of housing need which recognizes that the housing requirements of lower-income groups can be served by supply additions to the higher-income sections of the housing market.

Table A-2: Year Structure Built by Tenure

Year Built	Total Units	Vacant Units	Occupied Units		
			Total	Owner	Renter
1990 – 2000	7	0	7	5	2
1980 – 1989	23	0	23	14	9
1970 – 1979	74	4	70	15	55
1960 – 1969	27	2	25	12	13
1950 – 1959	99	2	97	22	75
Pre-1950	109	20	89	18	71
Total	339	28	311	86	225

Source: 2000 U.S. Census, STF-3QT-H5&H7 for Wrightstown

Table A-3 compares the year of construction for all dwelling units in the Borough to Burlington County and the State. The Borough had a significant number of housing units constructed between 1940 and 1959 when compared to other decades and the County and

the State. Wrightstown's units have lagged behind the County and State in the number of housing units constructed in the last few decades. The median age of the housing in the Borough compared to the County and State also reflects the older housing inventory in Wrightstown.

Table A-3: Comparison of Year of Construction for Wrightstown, County & State

Year Built	%		
	Borough of Wrightstown	Burlington County	New Jersey
1990-2000	1.2	16.5	10.5
1980 – 1989	6.8	15.9	12.4
1970 – 1979	21.8	19.9	14.0
1960 – 1969	8.0	17.9	15.9
1940 – 1959	54.0	18.0	27.1
Pre-1940	7.4	11.8	20.1
Median Year	1956	1971	1962

Source: 2000 U.S. Census, STF-3 DP-4 for Wrightstown, County and State.

Information reported in the 2000 Census concerning occupancy characteristics includes the household size in occupied housing units by tenure, and the number of bedrooms per unit by tenure; this data is reported in Tables 4 and 5, respectively. Table A-4 indicates that renter-occupied units generally house smaller households, with 63.2% of renter-occupied units having two persons or fewer compared to 53.8% of owner-occupied units. Table A-5 indicates that renter-occupied units generally have fewer bedrooms, with 85.3% having two bedrooms or fewer, compared to 27.9% of owner-occupied units.

Table A-4: Household Size in Occupied Housing Units by Tenure

Household Size	Total Units	Owner-Occupied Units	Renter-Occupied Units
1 person	108	20	88
2 persons	82	22	60
3 persons	54	18	36
4 persons	46	13	33
5 persons	16	4	12
6 persons	5	1	4
7+ persons	1	0	1
Total	312	78	234

Source: 2000 U.S. Census, QT- H-2 for Wrightstown.

Table A-5: Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(%)	Vacant Units	Occupied Units		
				Total	Owner	Renter
No bedroom	9	2.7	2	7	0	7
1 bedroom	116	34.2	8	108	8	100
2 bedrooms	119	35.1	18	101	16	85
3 bedrooms	77	22.7	0	77	48	29
4 bedrooms	16	4.7	0	16	12	4
5+ bedrooms	2	0.6	0	2	2	0
Total	339	100	28	311	86	225

Source: 2000 U.S. Census, STF-3QT-H8&H5 for Wrightstown.

Table A-6 compares the Borough's average household size for all occupied units, owner-occupied units, and renter-occupied units to those of the County and State. The Borough's average household size for owner-occupied units is lower than the County and the State. The Borough's average household size for renter-occupied units is higher than the County but lower than the State. The household size for owner-occupied and renter-occupied units produces a smaller household size for all units in the Borough when compared to the County and State.

Table A-6: Average Household Size for Occupied Units for Wrightstown, County and State

Jurisdiction	All Occupied Units	Owner-Occupied Units	Renter-Occupied Units
Borough of Wrightstown	2.37	2.51	2.32
Burlington County	2.50	2.77	2.24
New Jersey	2.68	2.85	2.37

Source: 2000 U.S. Census, STF-3 DP-1 for Wrightstown, County and State.

The distribution of bedrooms per unit, shown in Table A-7, indicates a much different pattern for the Borough than the County, and State. The County and the State have considerably fewer units with no or one bedroom, and considerably more four or more bedrooms, than the Borough. When compared to the County, Wrightstown has a greater number of no and one bedrooms and fewer four or more bedrooms and generally a similar number of two or three bedrooms.

Table A-7: Percentage of All Units by Number of Bedrooms for Wrightstown, County and State

Jurisdiction	None or One	Two or Three	Four or More
Borough of Wrightstown	36.9%	57.8%	5.3%
Burlington County	12.2%	58.3%	29.5%
New Jersey	18.3%	59.1%	22.6%

Source: 2000 U.S. Census, STF-3 QT-H4 for Wrightstown, County and State

In addition to data concerning occupancy characteristics, the 2000 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. In Rounds I & II of COAH's fair share allocations (1987-1999), COAH used seven indicators to calculate indigenous need: age of dwelling, plumbing facilities, persons per room, heating fuel, sewer, and water. In the revised Round III rules, COAH has reduced this to three indicators. The surrogates used to identify housing quality, in addition to age (Pre-1950 units as defined in Table A-2) are the following, as described in COAH's rules:

Plumbing Facilities: Inadequate plumbing is indicated by either a lack of exclusive use of plumbing or incomplete plumbing facilities.

Kitchen Facilities: Inadequate kitchen facilities are indicated by shared use of a kitchen or the non-presence of a sink with piped water, a stove, or a refrigerator.

Crowding: In COAH's revised third round methodology, two changes were made to the Rehabilitation Share calculation: overcrowded units built in 1949 or earlier were identified and the new rules exclude spontaneous rehabilitation. Overcrowding is defined by the U.S. Department of Housing and Urban Development as any unit with more than one person living per room. These figures are reported by the U.S. Census. The 2000 Census also specified occupancy levels by the year an individual unit was built. Therefore, using municipal level data it is possible to determine how many units built prior to 1950 (or at least fifty years old in 2000) were overcrowded. Table A-8 identifies the supporting data used to calculate Wrightstown's total rehabilitation share.

Table A-8: Wrightstown Borough Total Rehabilitation Share

Condition	Number
Overcrowding (Pre 1950)	2
Inadequate Plumbing	3
Inadequate Kitchen	0
Low/Moderate Income Share	0.737
Rehabilitation Credit	0
Total Rehabilitation Share	4

Source: Third Round Substantive Rules Appendix B. for Wrightstown Borough

Other factors used to characterize the municipal housing stock are the housing values and gross rents for residential units. With regard to values, the 2000 Census offers a summary of housing values, seen in Table A-9, which indicate that 52.4% of all residential properties in the Borough were valued between \$50,000 and \$99,000 and 40.5% were valued between \$100,000 and \$149,000. The median housing value in the Borough in 2000 was \$98,900. Since this data is nearly nine years old and the Country had experienced a housing boom in the years 2002-2006, we assume that the housing values across all categories have moderately increased.

Table A-9: Value of Residential Units

Value	Number of Units	%
Less than \$50,000	0	0.0 %
\$50,000 – 99,000	44	52.4%
\$100,000 – 149,000	34	40.5%
\$150,000 – 199,000	4	4.8%
\$200,000 – 299,000	2	2.4%
\$300,000 – 499,000	0	0.0 %
\$500,000 – 999,000	0	0.0 %
\$1,000,000+	0	0.0 %
Total	84	100%

Source: 2000 Census. SF-3 for Wrightstown, County, and State. DP-4

The data in Table A-10 indicates that in 2000 less than 5% of the housing units rented for greater than \$1,000/month with the largest percentage, 56.4%, found between \$500 and \$749 per month.

Table A-10: Gross Rents for Specified Renter-Occupied Housing Units

Monthly Rent	Number of Units	%
Less than \$200	6	2.7%
\$200 – 299	11	4.9%
\$300 – 499	45	20.0%
\$500 – 749	127	56.4%
\$750 – 999	29	12.9%
\$1,000 – 1,499	2	0.9%
\$1,500 or more	0	0.0%
No Cash Rent	5	2.2%
Total	225	100%

*Note: Median gross rent in Wrightstown is \$623.
Source: U.S. Census. SF-3 for Wrightstown. DP-4*

The data in Table A-11 indicates that in 2000 there were 170 renter households with an income less than \$35,000 annually. At least 95 of these households are paying more than

30% of their income for rent; a figure of 30% is considered the limit of affordability for rental housing costs.

Table A-11: Household Income in 1999 by Gross Rent as a Percentage of Household Income in 1999

Income	Number of Households	Percentage of Household Income					
		0 – 19%	20 – 24%	25 – 29%	30 – 34%	35% +	Not Computed
< \$10,000	40	2	2	2	0	14	20
\$10,000 – 19,999	55	2	0	2	13	38	0
\$20,000 – 34,999	75	15	10	20	12	18	0
\$35,000 +	55	42	6	4	0	0	3

*Note: The universe for this Table is specified renter-occupied housing units.
Source: 2000 U.S. Census, STF-3 QT-H13 for Wrightstown.*

4.2 Affordable Housing

As noted in Section 4.0, the Borough of Wrightstown adopted a Housing Element and Fair Share Plan which addressed Wrightstown Borough's cumulative first and second, and third round fair share affordable housing obligation in December of 2005. COAH determined that Wrightstown's Borough pre-credited cumulative housing need for rounds one and two totaled ten (10) units. Wrightstown Borough's pre-credited cumulative housing need for prior rounds was ten units calculated as shown in Table A-12.

Table A-12: Wrightstown Borough's Prior Round Affordable Housing Obligation

Second Round Plan	Units
First Round Prospective Need	9
Second Round Prospective Need	<u>1</u>
Subtotal	10
Second Round Reallocated Need	<u>0</u>
Total Pre-credited Need	10

Source: Council on Affordable Housing

The data in Table A-13 identifies Wrightstown Borough's affordable housing rehabilitation program.

Table A-13 Rehabilitation Program as of 9/1/2008

Address	Income Level	Rental/ Owner	Effective Date of Aff. Controls	Length of Afford.	Afford. Controls Expires
9 Francis Street	Mod	Renter	5/8/2001	10 Years	5/8/2011
9 Frances Street	Mod	Renter	5/8/2001	10 Years	5/8/2011
9 Frances Street	Low	Renter	5/8/2001	10 Years	5/8/2011
9 Frances Street	Low	Renter	5/8/2001	10 Years	5/8/2011
9 Frances Street	Very Low	Renter	5/8/2001	10 Years	5/8/2011
24 W. Main Street	Low	Renter	1/25/2001	10 Years	1/25/2011
24 W. Main Street	Low	Renter	1/25/2001	10 Years	1/25/2011
24 W. Main Street	Mod	Renter	1/25/2001	10 Years	1/25/2011
28 W. Main Street	Mod	Renter	1/25/2001	10 Years	1/25/2011
28 W. Main Street	Mod	Renter	1/25/2001	10 Years	1/25/2011
28 W. Main Street	Low	Renter	1/25/2001	10 Years	1/25/2011
70 W. Main Street	Mod	Owner	1/9/2001	10 Years	1/9/2011
52 Ft. Dix Street	Low	Renter	3/13/2002	10 Years	3/13/2012
52 Ft. Dix Street	Low	Renter	3/13/2002	10 Years	3/13/2012
52 Ft. Dix Street	Mod	Renter	3/13/2002	10 Years	3/13/2012

Source: Wrightstown Townships Affordable Housing Administrator

4.3 Compliance Technique

Two apartment complexes exist within Wrightstown that contain subsidized housing units. Both of these developments were constructed 1980 and 1981. The Council on Affordable Housing determined that The Wrightstown Arms Apartments completed in 1981 contain 52 HUD restricted family rental units and the Maple Court Apartments contain 40 units, 9 of which receive Rural Assistance Funding. A total of twenty-eight (28) units have been rehabilitated using CDBG Small Cities funds. Affordability controls have been placed on all of the rehabilitated units.

4.4 Housing Projections

When projecting new housing starts, several factors must be taken into consideration some of which are beyond the control of the Borough. These include the economy, the vitality of the housing market, and the availability of developers to secure financing and most importantly in Wrightstown, the amount of available land for housing. In addition, the redevelopment of the downtown area may have an impact on housing starts in the next ten years.

COAH's third round regulations require an examination of development patterns over the last ten years to enable communities to project future development trends. Future development is directly linked to a community's growth share component of its fair share allocation. The number of new market rate housing units and the number of new non-residential building square footage will be converted into affordable housing unit totals, forming each municipal fair share allocation.

The housing conditions have generally remained the same for the Borough since the adoption of the 2005 Housing Element and Fair Share Plan. A review of every subdivision application filed in the last ten year period was conducted to determine the number of lots created for future development and to establish trends. Table A-13 lists by year new building lots between January 1998 and September 2008. The data in table A-14 clearly demonstrates that Wrightstown Borough has experienced very little housing even with the housing boom in the early 2000's. Given the amount of vacant developable land within the Borough the assumption is, should the weak housing market continue, the number of dwelling units within the Borough should remain unchanged.

**Table A-14: New Residential Building Lots
January 1, 1998 to September 30, 2008**

	98	99	00	01	02	03	04	05	06	07	08	Total
C.O.'S Issued	0	0	1	0	0	1	0	0	6	3	2	13

Source: Certificate Activity Report, Wrightstown Borough, Office of the Construction Official

5.0 POPULATION/DEMOGRAPHIC CHARACTERISTICS

As with the inventory of the municipal housing stock, the primary source of information for the analysis of the demographic characteristics of the Borough's residents is the 2000 U.S. Census. The data collected in the 2000 Census provides a wealth of information concerning the characteristics of the Borough's population.

The 1990 census was utilized as the barometer for population characteristics in the 2000 Housing Element of the Master Plan, which identified 3,843 persons living in the Borough. The population shown in the 1990 census included a military population that does not exist today. The Delaware Valley Regional Planning Commission's (DVRPC) has forecasted population change through 2030. Table A-15 provides a history of population over the last two decades and projects future populations through 2030. DVRPC projects that the Borough's population will continue to increase at a modest rate in future years, with an expected population of 938 persons by 2030.

Table A-15: Population Forecast

Population Censuses		Population Forecasts²		
<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2030</u>
3,843	750	784	865	938

Source: DVRPC, Forecasted Population Change 2000 through 2030, County Delaware Valley Region

² Population Forecasts 2006, Burlington County Department of Economic Development, 2015 & 2030, Delaware Valley Regional Planning Commission

The age distribution of the Borough's residents is shown in Table A-16. The age cohorts remained relatively evenly split between males and females with a female predominance in the age range of 35-54 and the 70+ age groups.

Table A-16: Population by Age and Sex

Age	Total Persons	Male	Female
0 to 4	58	25	33
5 to 19	183	100	83
20 to 34	178	86	92
35 to 54	222	103	119
55 to 69	66	35	31
70 +	41	15	26
Total	748	364	384

Source: 2000 U.S. Census, STF-3 QT-P1 for Wrightstown.

Table A-17 compares the Borough to the County and State by age categories. The principal differences among the Borough, County, and State occur in the 20-34, the 55-69 and the 70+ age categories. The Borough has a higher proportion than the County and State in the 20-34 categories and a much lower percentage in the 70+ category. The average age of Wrightstown's residents (31.2 years) reflects this younger local population, compared to the County (37.1) and the State (36.7).

**Table A-17: Comparison of Age Distribution for Wrightstown, County
And State (% of persons)**

Age	Borough of Wrightstown	Burlington County	New Jersey
0 to 4	7.8%	6.4%	6.7%
5 to 19	24.5%	20.9%	20.4%
20 to 34	23.8%	18.9%	19.9%
35 to 54	29.7%	32.2%	30.9%
55 to 69	8.8%	12.6%	12.4%
70 +	5.5%	9.0%	9.7%
Median	31.2%	37.1%	36.7%

Source: 2000 U.S. Census, STF-3 QT-P1 for Wrightstown, County, and State.

Table A-18 provides the Census data on household size for the Borough, while Table A-19 compares household sizes in the Borough to those in Burlington County and the State. The Borough differs from the County and State in terms of the distribution of household sizes by having more households of one and two person households and fewer households of five or more persons.

Table A-18: Persons in Household

Household Size	Total Units
1 person	108
2 persons	82
3 persons	54
4 persons	46
5 persons	16
6 persons	5
7+ persons	1
Total	312

Source: 2000 U.S. Census, STF-3 QT-P10 for Wrightstown.

Table A-19: Comparison of Persons in Household for Wrightstown, County and State (% of households)

Household Size	Wrightstown	County	State
1 person	34.6%	22.9%	24.5%
2 persons	26.3%	32.2%	30.3%
3 persons	17.3%	17.6%	17.3%
4 persons	14.7%	16.6%	16.0%
5 persons	5.1%	7.3%	7.5%
6 persons	1.6%	2.3%	2.7%
7 or more persons	0.3%	1.1%	1.7%
Persons per Household	2.37	2.65	2.68

Source: 2000 U.S. Census, STF-3 QT-P10 for Wrightstown, County and State.

Table A-20 presents a detailed breakdown of the Borough's population by household type and relationship in 2000. There were 738 people living in family households in the Borough and 130 people living in non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only. In terms of the proportion of family and non-family households, the Borough has fewer family households by percentage than the County or State (51.3% for Wrightstown, 72.3% for the County, and 70.3% for the State).

Table A-20: Persons by Household Type and Relationship

Households by Type	Total
Total Households:	312
In family Households:	182
Male householder	103
Female householder	79
In Non-Family Households:	130
Male householder	78
Living alone	66
Not living alone	12
Female householder	52
Living alone	42
Not living alone	10
Households by Relationship	
Total Population:	748
Household Population	738
Householder	312
Married	88
Child	253
Non-relatives	92
Household population 65 years & over	64
Institutionalized:	0
Non-institutionalized:	10

Source: 2000 U.S. Census, SF-1QT-P10, QT-P11, QT-P12 and QT-H3 for Wrightstown.

Table A-21 provides 1999 income data for the Borough, County and State, which is the last full year of income before the 2000 Census questionnaires were distributed. The Borough's per capita income is lower than the County and the State. The Borough's median incomes are also lower than those of the County and the State.

Table A-21: 1999 Income for Wrightstown, County and State

Jurisdiction	Per Capita Income	Median Income	
		Households	Families
Borough of Wrightstown	\$14,489	\$27,500	\$29,375
Burlington County	\$26,339	\$58,608	\$67,481
New Jersey	\$27,006	\$55,146	\$65,370

Source: 2000 U.S. Census, SF-3 DP-3 for Wrightstown, County and State.

Table A-22 addresses the lower end of the income spectrum by providing data on poverty levels for persons and families. The determination of poverty status and the associated income levels is based on the cost of an economy food plan and ranges from an annual income of \$8,501 for a one-person household to \$28,967 for an eight-person family for the year 1999. According to the data in Table A-22, the Borough proportionally has considerable number of persons and family's qualifying for poverty status than do the County or State. The 2000 census indicates that 179 persons and 36 families are classified in poverty status. Thus, the family households have a much larger share of the population in poverty status.

Table A-22: Poverty Status for Persons and Families for Wrightstown, County and State (% with 1999 income below poverty)

Jurisdiction	Persons (%)	Families (%)
Borough of Wrightstown	22.0%	43.5%
Burlington County	4.7%	3.2%
New Jersey	8.5%	19.4%

Source: 2000 U.S. Census, SF-3 DP-3 for Wrightstown, County and State.

The U.S. Census includes a vast array of additional demographic data that provides interesting insights into an area's population. For example, Table A-23 provides a comparison of the percentage of population 5 years and over who live in the same house as in 1995; this is a surrogate measure of the mobility/stability of a population. The data indicates that the percentage living in the same house in the Borough far exceeds the State and is less than the County. This indicates a relatively stable Borough population.

Table A-23: Comparison of 1995 Place of Residence for Wrightstown, County and State

Jurisdiction	Percent living in same house in 1995
Borough of Wrightstown	48.1%
Burlington County	60.0%
New Jersey	27.7%

Source: 2000 U.S. Census, SF-3 DP-2 for Wrightstown, County and State.

Table A-24 compares the educational attainment for Wrightstown, County, and State residents over age 25. This data indicates that Wrightstown residents lower than the County and the State in achieving a high school diploma. Wrightstown residents are also lower than the State and the County in post secondary education.

Table A-24: Educational Attainment for Wrightstown, County and State Residents (Persons 25 years and over)

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Wrightstown Borough	42.9%	6.5%
Burlington County	87.2%	28.4%
New Jersey	82.1%	29.8%

Source: 2000 U.S. Census, SF-3 DP-2 for Wrightstown, County and State.

6.0 EMPLOYMENT ANALYSIS

Wrightstown's probable future employment under COAH's third round rules will generate a need of affordable housing based upon a ratio of 1 housing unit for every 16 jobs. An analysis of job opportunities and job growth are critical now that COAH has tied affordable housing creation to jobs. Historic records of non-residential development approvals give an indication of the types of employment opportunities available now and in the future.

The labor force is defined by population of workers 16 years and over. At the time of the 2000 census, Wrightstown Borough had a labor force of 364 persons or 66.9%, which is above the national labor force of 63.9%. The unemployment rate for Wrightstown Borough according to the 2000 census is 4.6 percent. Table A-25 provides the Census data on occupation and industries. The majority of workers are in the service sector (34.5%) followed closely by the government sector.

**Table A-25: Employment Characteristics for Wrightstown Borough
(Persons 16 years and over)**

Area	Percentage Distribution by Occupancy						% in Selected Industries		% Govt. Workers
	Mgmt Prof.	Service	Sales & Office	Farming Fishing & Forestry	Const. Extract & Maint.	Prod. Transpt. & Material Moving	Ag. Forestry Fishing & Hunting	Manf.	
Wght. Bough	13.6	34.5	27.7	0.0	6.2	18.0	0.0	10.3	28.6

Source: 2000 U.S. Census, GCT-P13 for Wrightstown

Table A-26 identifies the number of jobs by category of businesses within Wrightstown and Table A-27 identifies the number and category of businesses within the Borough. The largest number of business is located within the construction and retail trade industries. Similarly, the highest number of jobs can be found within this same segment. A number of specialty businesses also exist representing a large percentage of business that does not fall within one specific category.

Table A-26: Employed Civilian Population Wrightstown Borough 2006

Occupation	Number of Jobs	Percent
Management, Professional & Related	46	13.6
Service	117	34.5
Sales & Office	94	27.7
Farming, Fishing & Forestry	0	0.0
Construction, Extraction & Maintenance	21	6.2
Production, Transportation & Material Moving	61	18.0
Total	339	100

Source: 2000 U.S. Census, SF-3 DP-3 for Wrightstown

Table A-27: Business Data for Wrightstown Borough 2006

Category of Businesses	Number of Businesses	Percent
Forestry, Fishing, Hunting and Agriculture	1	0.70%
Construction	28	19.20%
Manufacturing	6	4.10%
Wholesale Trade	3	2.10%
Retail Trade	25	17.10%
Transportation & Warehousing	8	5.50%
Information	2	1.40%
Finance & Insurance	5	3.40%
Real Estate, Rental & Leasing	7	4.80%
Professional, Scientific & Technical Service	10	6.80%
Management of Companies & Enterprises	0	0.00%
Admin., Support, Waste Mgt, Remediation Services	3	2.00%
Educational Services	1	0.70%
Healthcare & Social Assistance	5	3.40%
Arts, Entertainment & Recreation	2	1.40%
Accommodation & Food Services	22	15.10%
Other Services (except public administration)	17	11.60%
Unclassified Establishments	1	0.70%
Totals	146	100%

Source: 2006 U.S. Census update, Business patterns for Wrightstown

6.1 Employment Projections

COAH's consultants recently formulated municipal employment projections based on employment statistics, including 1993 and 2003 municipal employment levels and the New Jersey Department of Labor and Workforce Development projected county employment levels, as well as nonresidential build-out constraints. COAH's consultants projected Wrightstown's employment base to increase by 188 jobs between 2004-2018. Table A-28 is an excerpt from Appendix F, Consultants Reports, to N.J.A.C. 5:97.

Table A-28: COAH's Employment Projections for Wrightstown

EMPLOYMENT IN 2002	EMPLOYMENT IN 2004	2018 EMPLOYMENT BASED ON HISTORIC GROWTH	2018 EMPLOYMENT BASED ON "S" CURVE	EMPLOYMENT ALLOCATED 2018	NET CHANGES 2004-2018	ANNUAL RATE OF CHANGE 2004 TO 2018
570	712	986	824	900	188	+1.69%

6.2 Alternate Employment Projections

COAH allows a municipality to rely upon its own employment growth projections, provided that the total growth share resulting from the municipal household and employment growth projection exceeds the total growth share resulting from the

household and employment projections provided in Appendix F. Given the projected redevelopment activities in the Borough, it is prudent for the Borough to conduct an alternate employment projection.

According to N.J.A.C. 5:97-2.3(d), the alternate projection of the municipality's probable future jobs based on use groups outlined in Appendix D of the Third Round Substantive Rules, covering the period January 1, 2004 through December 31, 2018 shall consider the following minimum information for non-residential development: (1) square footage of new or expanded non-residential development authorized by certificates of occupancy issued since January 1, 2004, (2) square footage of pending, approved, and anticipated applications for development; (3) historical trends of, at least, the past 10 years, which shall include the square footage authorized by certificates of occupancy issued, and (4) demolition permits issued and projected.

A review of every non-residential application filed in the last ten year period was conducted to establish employment trends. Table A-28 lists by year the approved square footages of development January 1998 - September 2008 and Table A-29 lists by year demolition square footages January 1998 - September 2008. Although Wrightstown issued certificates of occupancy for non-residential development since January 1, 2004, these were for replacements of similar buildings of the same size. As an example, in 2006, a Taco Bell Restaurant was raised and reconstructed on the same footprint that previously existed. However, Wrightstown has experienced non-residential demolitions during this time period. Earlier this year, the Borough began demolishing several retail buildings within the downtown area that were abandoned with outstanding major building and safety violations. This information is identified in Table A-30.

**Table A-28: New Non-Residential Development Square Footage
January 1, 1998 to September 30, 2008**

	98	99	00	01	02	03	04	05	06	07	08	Total
C.O.'S Issued by S.F	0	0	0	0	0	0	128	3,840	0	2,340	0	6,308

Source: Certificate Activity Report ,Wrightstown Borough, Wrightstown Construction Office

**Table A-29: Demolitions of Non-Residential Development Square Footage
January 1, 1998 to September 30, 2008**

	98	99	00	01	02	03	04	05	06	07	08	Total
C.O.'S Issued by S.F	0	0	0	0	0	0	128	3,840	2,340	0	25,700	-32,008

Source: Certificate Activity Report ,Wrightstown Borough, Wrightstown Construction Office

Table A-30: Square Footage of Demolition Permits Issued 2008

YEAR DEMO	BLOCK	LOT(S)	ADDRESS	SQ. FT.	UCC TYPE	JOBS PER 1,000 SQ. FT.	JOB LOSS
2008	403	2 & 3	232 Ft. Dix Street	3,000	M	1.7	5.10
2008	403	4	228 Ft. Dix Street	2,100	M	1.7	3.57
2008	403	5	224-226 Ft. Dix Street	4,550	M	1.7	7.73
2008	403	7 & 8	216-218 Ft. Dix Street	4,100	M	1.7	6.97
2008	403	12 & 13	204-206 Ft. Dix Street	2,500	M	1.7	4.25
2008	403	9	214 Ft. Dix Street	1,400	M	1.7	2.38
2008	401	30	152 Ft. Dix Street	2,400	M	1.7	4.08
2008	401	31	154 Ft. Dix Street	2,400	M	1.7	4.08
2008	401	32 & 33	156 Ft. Dix Street	3,250	M	1.7	5.53
		Total		-25,700			-43.69

As expressed in the Wrightstown Borough Master Plan Reexamination Report adopted October 9, 2007, the problems and issues relating to land development in the Borough is predominantly the redevelopment of the downtown. To this end, the Borough created a redevelopment area establishing a Multi-Use District within the downtown. The Borough applied for and was awarded a Rural Business Opportunity Grant from the United States Department of Agriculture (USDA) in order to create a comprehensive economic development strategy for the Borough's Multi-Use District and the existing Central Business District. The Economic Development Strategy and Market Study prepared by TRIAD associates in October of 2007 identifies the highest and best use for the vacant properties in the Central Business District and the planned business areas in the Multi-Use District. This report has been attached as Appendix B.

In June of 2008, the Borough selected Saylor's Pond Redevelopment LLC as the redeveloper for the mixed-use and downtown redevelopment project. The project includes the following elements:

Non-residential For 2009 – 2014

- 45,000 square feet of retail & office
- 1 Bank Pad site
- Hotel with 120 rooms and 70 Extended Stay Units
- Restaurant of 4,000 sq. ft.

The selected redevelopers and representatives of the Borough are in the process of formulating the necessary agreements and are seeking to begin the project in the fall of 2009. It is anticipated that the Borough's redevelopment efforts will bring more employment opportunities, mostly in retail, hotel and personal services. This program appears very realistic for the time frame of 2009 – 2014.

7.0 LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING

The production of housing including affordable housing developments of any significant size is limited in Wrightstown due to the lack of any vacant parcels. As described in Section 6.1, there is only one area within the community where development is anticipated. There remain only a few small parcels where affordable housing could be constructed. However, a limiting factor is the proximity to McGuire AFB flight zone. Some small vacant lots are in the air hazard zone where density is limited to one house per 3 acres per N.J.A.C. 16:62-3.1. There are no three acre lots available. In addition, Wrightstown, like other municipalities throughout the state, will continue to compete for limited dollars to produce new units or to rehabilitate existing substandard units to meet their COAH obligations.

8.0 CALCULATION OF AFFORDABLE HOUSING NEED AND AFFORDABLE HOUSING PLAN

The Council on Affordable Housing's third round methodology represents a much different approach to municipal fair share allocation than the prior two rounds. The new methodology links the actual production of affordable housing to growth, both residential and non-residential. Ideally it is consistent with the New Jersey State Development and Redevelopment Plan in that it requires the provision of affordable housing in locations that are appropriate for growth. The municipal fair share is now composed of three components: rehabilitation, remaining prior round obligation and growth share. The sum of all three components is the municipality's fair share obligation for the years 2004-2018. According to the Council on Affordable Housing growth projections in Appendix F-2 the Borough of Wrightstown has a projected growth share of 15 affordable units and a rehabilitation share of 4 units. The Borough of Wrightstown agrees that 15 – 16 units may be needed between now and 2014, but the following pages indicate an expansion of that number.

8.1 Rehabilitation Share

This component is provided by COAH for each municipality. It represents the number of housing units that are substandard, in need of rehabilitation and occupied by low and moderate income households. The calculation uses US Census indicators including overcrowding (more than 1 person per room), lack of complete plumbing, and lack of complete kitchen facilities.

Wrightstown's Rehabilitation Share = 4 housing units

Wrightstown will take credit for 15 affordable housing units rehabilitated since April 1, 2000 to reduce the rehabilitation requirement to zero (0).

As identified in Table A-13 Wrightstown Borough has rehabilitated 15 units between April 1, 2000 and before December 20, 2004. These units were rehabilitated using Small Cities Housing Rehabilitation funds. All of these units have appropriate affordability controls in place and are occupied by income-qualifying households.

8.2 Prior Round Obligation

This component is provided by COAH for each municipality. It represents the cumulative 1987-1999 fair share obligation.

Wrightstown's Prior Round Obligation = 0

Wrightstown's prior round obligation and compliance mechanisms have been identified in Section 4.3.

8.3 Growth Share Obligation

COAH's estimate for the Borough of Wrightstown is 15 units. We believe based upon the following scenario that the 15 is correct for the period 2008 – 2014. However, we have added a Phase II Program which will increase the number in the 2013 to 2018 horizon as follows.

Alternately Wrightstown's Redevelopment Program in Two Phases

Phase I – Projected from 2009 to 2014

Phase II – Projected from 2013 to 2018

The Phase I and II Redevelopment Plan for downtown Wrightstown consists of a hotel, retail space, a bank site and a restaurant. Table A-32 identifies the proposed development for Phase I and Phase II and the corresponding COAH obligation.

Table A-32: Projected COAH Obligation for Wrightstown

Use Phase I	Square Footage	UCC Group	Jobs per 1,000 S.F	Total Jobs	COAH Units
Hotel	100,000	R1	1.7	170	10.6
Retail	45,000	M	1.7	76.5	4.8
Bank	3,000	B	2.8	8.4	0.5
Restaurant	4,000	A2	3.2	+12.8	+0.8
			Phase I Total	267.7	16.7
Phase II					
Retail	160,000	M	1.7	+272	+17
			Phases I&II Total	539.7	33.7
			Job loss (Table A-30)	-43.7	-2.7
			Total	496	31

Although the 10-year historical trend of non-residential development shows a net loss of non-residential square footage (Table A-29), it would be imprudent to project this pattern forward. Instead, it is believed that the non-residential development that is expected to

occur by 2018 is more indicative of what will occur over the next 10 years. Table A-32 takes into account the demolitions that occurred in early 2008. In conclusion, Wrightstown expects a total employment net increase of 496 jobs for the period January 1, 2004 through December 31, 2018. This is greater than the net increase of 188 jobs that COAH's consultants have projected.

9.0 AFFORDABLE HOUSING PLAN

COAH mandates the following subcategories applicable to the obligation of 31 units:

- A maximum of 25% or 8 units may be age-restricted (Sect. 5:94-3.10c2)
- A minimum of 50% or 16 units must be low income (Sect. 5:94-3.3)
- A minimum of 25% or 8 units must be rental (Sect. 5:94-3.10b3)
- A minimum of 50% or 16 units of the total rental units must be non age-restricted (Sect. 5:94-3.4b)
- A minimum of 50% or 16 units must be non-age restricted (Sect. 5:94-3.9)
- A minimum of 13% or 4 units must be reserved for very low income households (A500)

For the Third Round, the Borough of Wrightstown's fair share plan is to address its third round growth share obligation by implementing various options as established in N.J.A.C. 5:97 et seq. As indicated in the previous section, the Borough has established that under the housing plan element there is a need for 31 units. One-half of this requirement is projected in the Phase I development from 2008 – 2014 and the remainder from 2013 – 2018. The Borough will meet this affordable housing need within the redevelopment area largely with family rentals taking advantage of the 2:1 credit over 25%.

Table A-31: Summary of Methods to Address Fair Share Housing Obligation

Method	Phase I 2008 – 2014 Number of Units	Phase II 2013 – 2018 Number of Units	Total
Family Rental	3	4	7
Family Rental with Bonus Credits	8 Rental 4 Credits	8 Rental 4 Credits	24
TOTAL Units & Credits	15	16	31

Wrightstown shall monitor Phase I and Phase II since the Borough owns the property.

9.1 Rental Housing (N.J.A.C. 5:97-3.4)

In 1980, Wrightstown Borough approved a 52 unit affordable family rental project known as Wrightstown Arms Apartments. This project was completed in 1981 and is a HUD development. Wrightstown Borough proposes to examine the Certificates of Occupancy for these units to see if any may qualify toward the Borough's overall obligation.

10.0 SPENDING PLAN OVERVIEW

Wrightstown Borough currently does not have on-site commitments from developers for COAH units (only fee-in-lieu). As of the 2000 census, the median housing value for the Borough was \$144,400. Given the fluctuation in today's market even with the current housing crisis we project that the average house price is assessed at ±\$200,000. The few new homes built over the past four years are being assessed at ±\$350,000. COAH is allowing an increase in development fees for residential of 1.5%. A 1.5% fee of the assessed value would generate \$5,250.00 per unit. At this time however, there are no proposed new homes being developed.

Regarding non-residential development, Wrightstown has established a redevelopment area. The Redevelopment Plan provides for affordable units to be constructed within the area to meet all COAH requirements of the redevelopment area. Consequently, no fees will be generated from a development that is providing its fair share in actual construction. Any additional commercial activity which may take place will be obligated to pay the 2.5% COAH fee. The Borough has adopted a developer fee ordinance and escrow ordinance and shall collect funds as available. Any funds collected shall be used for rehabilitation and market to affordable housing.

This analysis represents an overview of income and expenditures of funding that potentially may become available to assist in the construction of affordable housing in Wrightstown Borough within the next ten year period. As required by 5:97-8.10 each municipality must spend existing balances as of July 17, 2008 within four years of the date the municipality's spending plan is approved by COAH. Wrightstown Borough will administer the expenditure of development fees collected based on the requirements established in the approved Affordable Housing Trust and Spending Plan.